

Information to identify the case:

Debtor 1 **Bonnie J. Ufert**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6011**

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-24030-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bonnie J. Ufert

2/10/20

By the court:

Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bonnie J. Ufert
Debtor

Case No. 14-24030-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db +Bonnie J. Ufert, 329 Harmony Road, Pittsburgh, PA 15237-1131
13933440 ALLEGHENY CLINIC-162, C/O COLLECTION SERVICE CENTER, POB BUTLER 1623, BUTLER, PA 16003
13998386 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Pa., PO Box 117, Columbus, OH 43216)
13933444 COLUMBIA GAS OF PA, PB 910, SMITHFIELD, PA 15478
13933448 +GE MONEY BANK / GE CAPITAL BANK, ATTN SCOTT ROBERTS, CEO, POB 4571,
CAROL STREAM, IL 60197-4571
13933450 +OHIO TOWNSHIP SANITATION AUTHORITY, 1719 ROOSEVELT ROAD, PITTSBURGH, PA 15237-1050
13935448 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
13933451 +PNC BANK, N.A., 1 FINANCIAL PKWY, KALAMAZOO, MI 49009-8002
13933454 +WEST VIEW WATER AUTHORITY, 210 PERRY HIGHWAY, PITTSBURGH, PA 15229-1895

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Feb 11 2020 03:29:33 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13941655 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 11 2020 03:20:37 CACH, LLC,
PO Box 10587, Greenville SC 29603-0587

13933441 EDI: CAPITALONE.COM Feb 11 2020 08:03:00 CAP ONE, PO BOX 85520, RICHMOND, VA 23285

13933442 +EDI: CHASE.COM Feb 11 2020 08:03:00 CHASE-BP, PO BOX 15298, WILMINGTON, DE 19850-5298

13933443 +EDI: CITICORP.COM Feb 11 2020 08:03:00 CITIBANK SOUTH DAKOTA, C/O KEN STORK, CEO,
POB 6000, SIOUX FALLS, SD 57117-6000

13933445 +EDI: WFNNB.COM Feb 11 2020 08:03:00 COMENITYCAPITAL/HABAND, 4590 E BROAD ST,
COLUMBUS, OH 43213-1301

13933446 +E-mail/Text: kburkley@bernsteinlaw.com Feb 11 2020 03:30:15 DUQUESNE LIGHT COMPANY,
PAYMENT PROCESSING CENTER, PITTSBURGH, PA 15267-0001

13987487 +E-mail/Text: kburkley@bernsteinlaw.com Feb 11 2020 03:30:15 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945

13933447 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 11 2020 03:20:37
GE CAPITAL RETAIL BA, C/O CACH,LLC, 4340 S. MONACO ST. UNIT 2, DENVER, CO 80237-3485

13933449 E-mail/Text: camanagement@mtb.com Feb 11 2020 03:29:24 M & T BANK, 1 FOUNTAIN PLZ,
BUFFALO, NY 14203

13952997 E-mail/Text: camanagement@mtb.com Feb 11 2020 03:29:24 M & T Bank, P.O. Box 840,
Buffalo, NY 14240 - 0840

13994010 EDI: PRA.COM Feb 11 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

13965796 EDI: Q3G.COM Feb 11 2020 08:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

13933452 +EDI: RMSC.COM Feb 11 2020 08:04:00 SYNCB/LOWES DC, PO BOX 965005,
ORLANDO, FL 32896-5005

13933453 +EDI: TFSR.COM Feb 11 2020 08:03:00 TOYOTA MOTOR CREDIT CO, 240 GIBRALTAR RD STE 260,
HORSHAM, PA 19044-2387

13943606 EDI: TFSR.COM Feb 11 2020 08:03:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Lakeview Loan Servicing, LLC
cr M&T Bank
cr Toyota Lease Trust
cr Toyota Lease Trust

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: agro
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Feb 10, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

David Neeren on behalf of Creditor M&T Bank dneeren@rasnj.com
David Neeren on behalf of Creditor Lakeview Loan Servicing, LLC dneeren@rasnj.com
Gary William Short on behalf of Debtor Bonnie J. Ufert garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Martin A. Mooney on behalf of Creditor Toyota Lease Trust kcollins@schillerknapp.com,
acarmany@schillerknapp.com;bfisher@schillerknapp.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINLAW.COM,
ckutch@ecf.courtdrive.com;acarr@berNSTEINLAW.COM
Ronda J. Winnecour cmeCF@chapter13trusteeWDPA.COM
Stuart P. Winneg on behalf of Creditor Lakeview Loan Servicing, LLC swinneg@udren.com,
cblack@udren.com

TOTAL: 11